

AMENDMENTS TO THE CLAIMS

Please amend Claims 1-9, 11-14, 16-23 and 27-30. Claims 10, 15, 24, and 25 remain as previously pending.

1. (Currently Amended) A method of correlating magnetic ink character recognition (MICR) data with related check transaction data, the method comprising:

receiving over a network check MICR data for a first check drafted by a first customer, the check MICR data including an account number corresponding to the customer's checking account;

receiving over the network the customer's ~~driver~~ driver's license data in association with the check MICR data;

storing in computer readable memory the check MICR data in association with the ~~driver~~ driver's license number in a first database record;

receiving over a network the check MICR data for a second check drafted by the customer, the second check drafted after the first check;

electronically submitting the ~~first~~second check for settlement, the submission including at least a portion of the check MICR data;

receiving a communication indicating that the ~~first~~second check failed to clear ~~at least in part because there are insufficient funds in the customer's account,~~ the communication including at least the account number;

locating the first database record using the account number as at least a portion of a first search key when the second check failed to clear;

reading the driver's license data from the first database record; and

transmitting at least a portion of the ~~driver~~ driver's license data to a first recipient.

2. (Currently Amended) The method as defined in Claim 1, wherein the ~~driver~~driver's license data includes a ~~driver~~ driver's license number.

3. (Currently Amended) The method as defined in Claim 1, wherein the ~~driver~~driver's license data includes an address associated with the customer.

4. (Currently Amended) The method as defined in Claim 1, wherein the first search key includes at least the account number and a routing number.

5. (Currently Amended) The method as defined in Claim 1, further

comprising:

locating a second database record using at least a portion of the driver's license data from the first database record; wherein at least a portion of the driver's license data is used as at least a portion of a second search key;

reading the second database record; and

transmitting at least a portion of the second database record to the first recipient.

6. (Currently Amended) The method as defined in Claim 1, further comprising:

locating a second database record using at least the account number from the first database record, wherein at least a portion of the driver's license data is used as at least a portion of a second search key;

reading the second database record; and

transmitting at least a portion of the second database record to the first recipient.

7. (Currently Amended) The method as defined in Claim 1, ~~wherein the~~ further comprising:

storing a merchant identifier in the first database record; and

transmitting the merchant identifier to the first recipient.

8. (Currently Amended) The method as defined in Claim 1, further comprising locating the first customer based at least in part on the portion of the driver's license data transmitted to the first recipient.

9. (Currently Amended) A method of locating information related to a check transaction customer, the method comprising:

receiving a communication indicating that a first-check transaction initiated by a customer failed to clear at least in part because there are insufficient funds in an account on which the check transaction is drawn, the communication including at least an identifier;

locating a first transaction record using the identifier when the failed check transaction failed to clear, the first transaction record including transaction

information related to the a first prior check transaction by the customer, the prior check transaction occurring prior to the failed check transaction, the transaction information including at least a first separate customer identifier;

reading at least the first separate customer identifier from the first transaction record; and

transmitting at least a portion of the first separate customer identifier to a first recipient.

10. (Original) The method as defined in Claim 9, wherein the customer is contacted based at least in part on the portion of the first separate customer identifier.

11. (Currently Amended) The method as defined in Claim 9, wherein the first separate customer identifier is a checking account number.

12. (Currently Amended) The method as defined in Claim 9, wherein the first separate customer identifier includes information from a driver's license.

13. (Currently Amended) The method as defined in Claim 9, wherein the first recipient is a merchant who is the designated payee with respect to the first-failed check transaction.

14. (Currently Amended) The method as defined in Claim 9, wherein the first recipient is a guarantor of payment with respect to the first-failed check transaction.

15. (Original) The method as defined in Claim 9, wherein the first transaction record further includes a check transaction amount.

16. (Currently Amended) The method as defined in Claim 9, wherein the first transaction record further includes a merchant identifier that identifies to whom a check used in the first-failed check transaction was drawn to.

17. (Currently Amended) The method as defined in Claim 9, wherein the first failed check transaction is performed using a check card.

18. (Currently Amended) The method as defined in Claim 9, wherein the first failed check transaction is performed using a paper check.

19. (Currently Amended) The method as defined in Claim 9, wherein the first failed check transaction is performed using an electronic check.

20. (Currently Amended) A method of locating information related to a check user, the method comprising:

receiving a communication indicating that a ~~first~~second check drawn on a ~~first~~second account by a user failed to clear, the communication including at least account information;

locating, ~~when the failed check failed to clear~~, a ~~first~~second record using the ~~identifier~~account information, the ~~first~~second record including transaction information related to ~~the a first prior check drawn on the account by the user prior to the failed check~~, the transaction information including a ~~first~~second personal identifier for the user;

reading at least the ~~first~~second personal identifier from the ~~first~~second record; and

providing information related to the ~~first~~second personal identifier to a ~~first~~second recipient.

21. (Currently Amended) The method as defined in Claim 20, wherein the ~~failed~~second check includes MICR data.

22. (Currently Amended) The method as defined in Claim 20, wherein the ~~failed~~second check is in the form of a check card that includes a magnetic stripe that stores an account number.

23. (Currently Amended) The method as defined in Claim 20, wherein the ~~failed~~second check is in the form of a check card that includes a bar code that stores an account number.

24. (Original) The method as defined in Claim 20, wherein at least a portion of the account information was optically read from the ~~failed~~second check.

25. (Original) The method as defined in Claim 20, wherein at least a portion of the account information was manually entered by a point of sale terminal operator.

26. (Currently Amended) An apparatus for locating information related to a check drafter, the apparatus comprising:

a first instruction stored in computer readable memory, the first instruction configured to receive a communication indicating that a ~~first~~second check drawn on ~~[[a]] an~~ first account ~~by a drafter~~ was not honored, the communication including at least an identifier;

a second instruction stored in computer readable memory, the second instruction configured to locate, using the identifier, a first database record upon

receiving the communication that the second check was not honored, the first database record including transaction information related to ~~the~~ a first check drawn on the account, the transaction information including personal identification information for the drafter of the first check;

a third instruction stored in computer readable memory, the third instruction configured to read at least a portion of the personal identification information from the first database record; and

a fourth instruction stored in computer readable memory, the fourth instruction configured to provide at least the portion of the personal identification information to a first recipient.

27. (Currently Amended) The apparatus as defined in Claim 26, further comprising:

~~storing~~ a merchant identifier stored in the first database record, wherein ;
and

~~transmitting~~ the merchant identifier is transmitted to the first recipient.

28. (Currently Amended) The apparatus as defined in Claim 26, wherein the second check is in the form of an electronic check.

29. (Currently Amended) The apparatus as defined in Claim 26, wherein the second check is in the form of a check card.

30. (Currently Amended) The apparatus as defined in Claim 26, wherein the second check is in the form of a paper check.